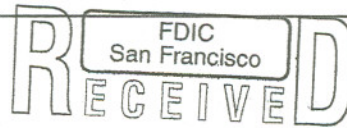




**First  
National  
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SEP 16 2005

September 8, 2005

FDIC San Francisco Regional Office  
25 Jessie Street at Ecker Square, Suite 2300  
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Sincerely,

  
Rory C. Makler  
Senior Vice President

**STAUNTON**  
115 South Elm St.  
Staunton, IL 62088  
618-635-2234

**BETHALTO**  
704 Texas Blvd.  
Bethalto, IL 62010  
618-377-9146

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618-656-5015

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David Gansner  
Vice-President

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Terri Schmidt-Lowrance  
Vice-President

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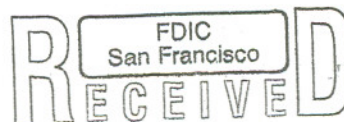
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Karen Frey  
Assistant Vice President

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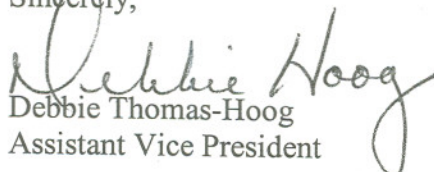
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Debbie Thomas-Hoog  
Assistant Vice President

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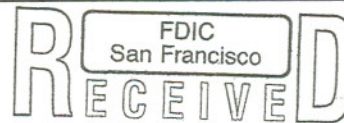
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Dee Mihelcic  
Lending Assistant

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Sincerely,

Brian Ury  
Senior Loan Officer

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Angela Luketich  
Lending Assistant

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Eric Braasch  
Loan Officer

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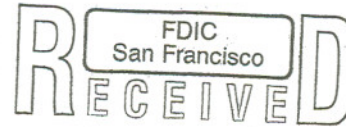
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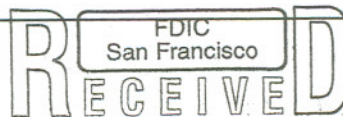
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Cary Matesa  
Lending Assistant

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Neida Linder  
Lending Assistant

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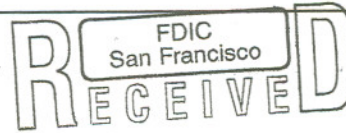
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Michael P. Heffren  
Assistant Vice President

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Ellen Lynch  
Lending Assistant

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Sincerely,

Shannon Parish  
Lending Assistant

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618-377-9146

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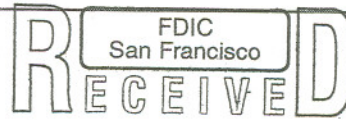
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SEP 16 2005

September 8, 2005

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Anita L. Duda  
Assistant Vice President

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**First  
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Jessie Parker  
Lending Assistant

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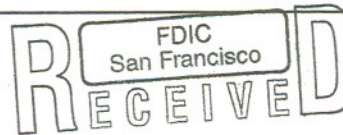
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Sincerely,

Sandy Lane  
Lending Assistant

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William E. Vogt  
Vice-President

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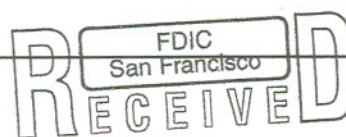
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Amy Pruden  
Lending Assistant

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Brandy Olroyd  
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2005 SEP 12 AM 10:31

September 8, 2005

Dear Johns F. Carter:

We as Community Bankers are very concerned about the possibility of Wal-Mart entering the business of banking. The mixing of banking and commerce is counter productive in its true nature, resulting in a "conflict of interest". Wal-Mart has an enormous reach throughout this country and vast resources at its disposal to use against community bankers. Will you allow Wal-Mart to use these resources in the same manner that drove away grocery stores, pharmacies, clothing stores, etc. out of business? Where would the competitiveness lie then? **We strongly urge you to vote no to this most important issue facing you today.**

Sincerely,

Larry J. Ziglar  
President

LJZ/slp

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Gina M. Lotter  
Executive Vice-President

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